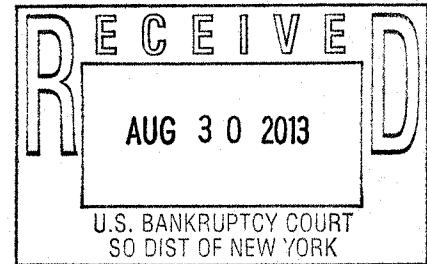


August 27, 2013

UNITED STATES BANKRUPTCY COURT FOR SOUTHERN DISTRICT OF NEW YORK
THE CHAMBERS OF THE HONORABLE MARTIN GLENN
ONE BOWLING GREEN
NEW YORK, NEW YORK 10004
COURTROOM 501

Reference: **RESIDENTIAL CAPITAL LLC, et al (CASE #12-12020 (MG))**
NOTICE OF HEARING ON TWENTY-SEVENTH
OMNIBUS OBJECTION TO CLAIMS
(BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)



Claimant: **ZENAIDA R. VALENCIA AND ROLANDO H. VALENCIA**

Claim # 2869 - (Secured) \$127,257.19- Mortgage Note

Claim #2872 – (Secured) \$178,160.67 – Mortgage Note

Claim #2874 – (Secured) \$260,308.94 – Mortgage Note

To Whom It May Concern:

We are opposing the expungement, and/or disallowance of our claims. We disagree with the objection. We received notification from Residential Capital, LLC last May regarding additional information and documentation to evaluate our claims. Claim Information Forms were provided for us to complete for each claim number. Residential Capital, LLC advised us that the additional documents must be received in their office no later than June 20, 2013, otherwise the Debtor may file a formal objection to our Proof of Claim and maybe disallowed and permanently expunged.

We realized that we failed to send copies of the Deed of Trust when the Proof of Claim was filed last November 7, 2012. We called Green Tree, the current servicer of our mortgage loans right away and requested copies of the recorded Deed of Trust. We requested the servicer to rush them.

Upon receipt of the recorded copies of the Deed of Trust we mailed them right away via Express Mail along with the completed Claim Forms, copy of the filed Proof of Claim, Monthly Mortgage Account Statement from GMAC Mortgage for the month of May 2012 and Mortgage Note for each claim. We noticed that the interest rate on the Mortgage Note for claim #2874 is 5.000%. Interest rate on the Monthly Mortgage Account Statement from GMAC is 5.125%. The TIL (Truth In Lending) has interest rate of 5.125%. A copy of the TIL is with the documents. All documents were mailed to Residential Capital, LLC, Attn: Claims Management, P. O. Box 385220, Bloomington, Minnesota 55438.

We got notification through e-mail that the documents were received June 19, 2013 @ 8:58 a.m.. The information was provided by Claims.Management@gmac.rescap.com. You can confirm with them. Attached is another copy of the documents for your review. Thank you very much for kind considerations on this matter.

If you have any questions, please contact us at **(619) 710-0697**.

Sincerely,

Zenaida R. Valencia

Zenaida R. Valencia

Rolando H. Valencia

Rolando H. Valencia